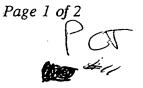
16 OCT 2003

TO2 Rec'd PCT/PTO ATION AND POWER OF ATTORNE



inventor, I hereby declare that: As a below-named

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

	OF CONDUCTING FINANCIAL (Title	e of Invention)	
the specification (check one)	of which:		
	is attached hereto.		•
	X was filed on Septe	mber 28, 2001	
	Application Serial No0	9/937,976	
	and was amended by	(if applica	·
		(if applica	ble)
I hereby state that the claims, as an	nt I have reviewed and understand nended by any amendment referi	d the contents of the above-id	entified specification, including
I acknowledge the as defined in Tit I hereby claim j	nt I have reviewed and understand mended by any amendment refer ne duty to disclose to the Office of the 37, Code of Federal Regulation foreign priority benefits under to the patent or inventor's certificate had	I the contents of the above-id red to above. all information known to me ons, Section 1.56. Title 35, United States Cod e listed below and have als	to be material to patentabilit le, Section 119 of any foreign o identified below any foreign
I acknowledge thas defined in Tit I hereby claim japplication(s) for application for p	nt I have reviewed and understand mended by any amendment reference duty to disclose to the Office of le 37, Code of Federal Regulation foreign priority benefits under a patent or inventor's certificate batent or inventor's certificate had a	I the contents of the above-id red to above. all information known to me ons, Section 1.56. Title 35, United States Cod e listed below and have als	to be material to patentabilit le, Section 119 of any foreign o identified below any foreign
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\ Declaration and Power of Attorne) <u>'</u>	Page	e 2 of 2
I hereby claim the benefit under The listed below and, insofar as the surprior United States application in a Section 112, I acknowledge the dispatch to the list of the list	5. United States Code, States matter of each of the clark manner provided by the first to disclose to the Office of Tode of Federal Regula	Section 120 of a political States Application of this application is not disclosed first paragraph of Title 35. United States all information known to me to be mat attions, Section 1.56 which became a sional or PCT international filing date	d in the es Code, terial to vailable
Application Serial No.	Filing Date	<u>Status</u>	
PCT/IB99/00546	March 30, 1999	<u>Pending</u>	·
Peter J. Phillips (Reg. No. 2969, 33515); Paul Teng (Reg. No. 408, the Americas, New York, New Young Substitution and revocation, to proceed the patent, to transact all any International Applications with Treaty.	P1); Richard S. Milner (Reg. 837), and each of them, all control of the Patent and Transfer of the Patent	No. 28678); Robert D. Katz (Reg. No. 2. No. 33970); Richard F. Jaworski (R. c/o Cooper & Dunham LLP of 1185 Av. 2400), my attorneys, each with full permake alterations and amendments the Trademark Office connected herewith and der the provisions of the Patent Cooperalls, regarding this application to: 33,515	keg. No. venue of ower of erein, to all to file
I hereby declare that all statement on information and belief are be	elieved to be true; and furth nents and the like so made ar the United States Code and th	nowledge are true and that all statement her that these statements were made re punishable by fine or imprisonment, that such willful false statements may je	or both,
Full name of sole or first joint inventor Mark Russ Inventor's signature Mark Russ	attick	·	<u>-</u>
Citizenship South African	Date of signature	4 November 02	
•	Houghton, 2198, South Afr	rica 1'	
Post Office Address Same of	is Residence		